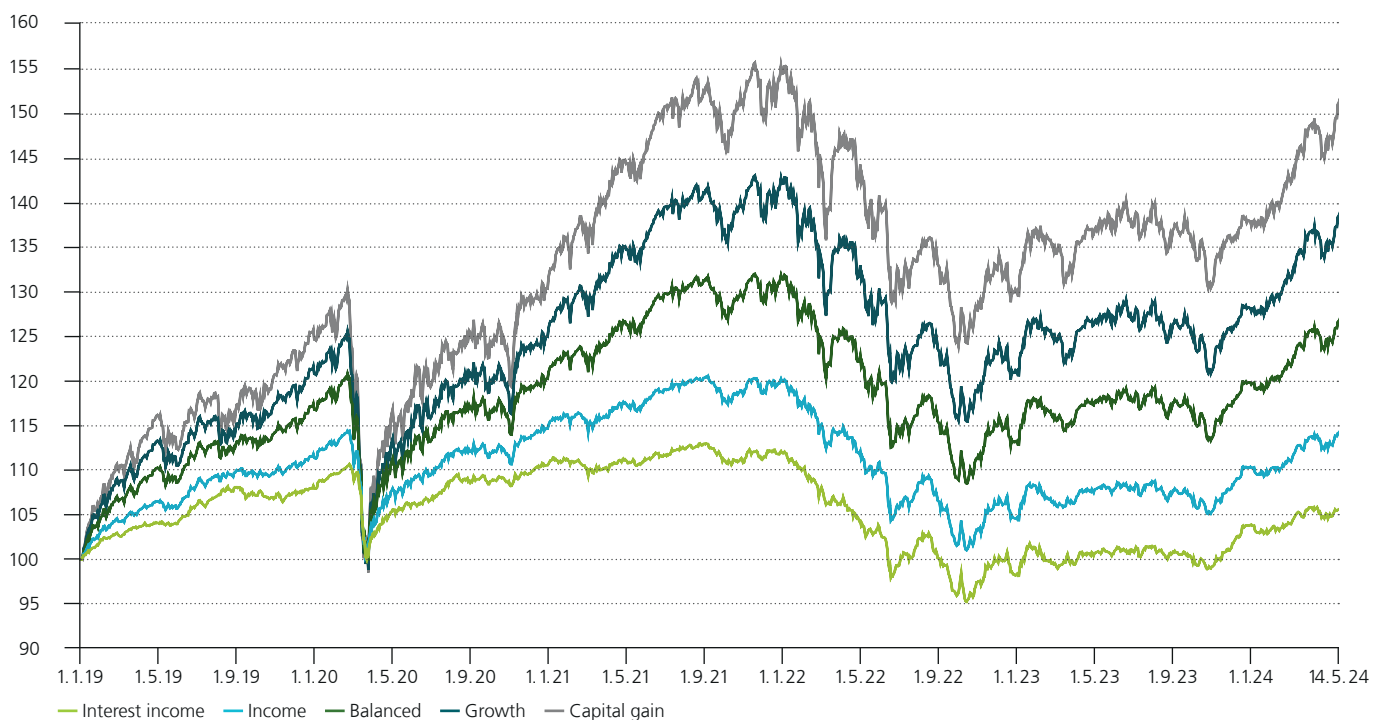


# Focus Swiss

With a Swiss focus, your portfolio will place a greater focus on the domestic market, while ensuring it does not neglect global diversification.

A Swiss investment focus enables you to benefit significantly from positive performance on the Swiss market. To increase diversification, fixed income and equities from all over the world are added to your portfolio. Your portfolio will also invest in Swiss real estate and in gold. If you choose this focus, foreign currency risks are reduced, and for this reason, these are hedged against the Swiss franc – completely in the case of bonds, and partly in the case of shares and gold.

## Performance of model portfolios: Focus Swiss



## Key figures

	Sharpe Ratio <sup>1</sup> since launch 18.12.2018 (ann)	Volatility since launch 18.12.2018 (ann)	Return since launch 18.12.2018	Return YTD	Total costs <sup>2</sup>	
					E-asset management	Investment consulting plus
Interest income	0.22	3.89%	5.69%	1.84%	1.00%	1.15%
Income	0.49	4.83%	14.38%	3.70%	1.01%	1.16%
Balanced	0.61	7.08%	27.00%	6.03%	1.03%	1.19%
Growth	0.66	9.25%	38.90%	8.37%	1.08%	1.23%
Capital gain	0.70	11.25%	51.67%	9.92%	1.06%	1.21%

<sup>1</sup> A risk-free interest rate of 0.17% was used to calculate the Sharpe Ratio

<sup>2</sup> Includes the TER of the funds as well as the service fee (investment consulting plus: 0.90% and e-asset management: 0.75%)

These figures relate to past performance. Past performance is not a reliable indicator of future results.  
The performance shown does not take account of any commissions and costs charged when purchasing units or of the service fee.



## Current positioning in the balanced strategy

Asset class	TAA	Benchmark	ISIN	Funds	TER	
Liquidity	CHF Investment Account	1.0%		Swiss Frank Spot	Investment Account CHF	
	CHF Money market	6.0%	Bloomberg Barclays Bellwether Swap (CHF): 3 Month	CH0011292304	Pictet CH - Short-Term Money Market CHF - I dy	0.09%
	<b>Total</b>	<b>7.0%</b>				
Bonds	Switzerland	15.0%	Swiss Bond Index (SBI) AAA-BBB	CH0482006191	CS Index Fund CH - Bond Switzerland AAA-BBB Blue QB	0.10%
	Global	10.0%	Bloomberg Barclays Global Aggregate Bond Index, CHF hedged	IE00BD1JRY91	iShares III plc - Core Global Aggregate Bond UCITS ETF - CHF Hedged (Acc)	0.10%
	Emerging markets	6.0%	J.P. Morgan EMBI Global Core hedged CHF	IE00B9M04V95	iShares VI plc - iShares J.P. Morgan \$ EM Bond CHF Hedged UCITS ETF (Dist)	0.50%
	<b>Total</b>	<b>31.0%</b>				
Equities	Switzerland	25.0%	SPI Index	CH0348228609	CS Index Fund CH - Equity Switzerland Total Market Blue - QB	0.10%
	USA	3.0%	MSCI USA Index	IE00BD4TXS21	UBS ETF - MSCI USA UCITS ETF (USD)	0.07%
	USA hdg.	3.0%	MSCI USA Index hedged CHF	IE00BD4TYL27	UBS (Irl) ETF plc MSCI USA hedged to CHF UCITS ETF (CHF) A-acc	0.10%
	Eurozone	2.0%	MSCI EMU Index	CH0185703607	CS Index Fund CH Equity EMU - QB	0.17%
	Eurozone hdg.	1.0%	MSCI EMU Index hedged CHF	IE00BWK1SP74	iShares VII plc - iShares MSCI EMU CHF Hedged UCITS ETF (Acc)	0.38%
	United Kingdom	1.0%	MSCI UK Index	IE00B1W56R86	iShares - UK Index Fund Inst GBP	0.17%
	United Kingdom hdg.	1.0%	MSCI UK Index hedged CHF	LU1169820997	UBS ETF - MSCI United Kingdom UCITS ETF CHF hedged	0.23%
	Japan	1.0%	MSCI Japan Index	LU0188802960	Pictet - Japan Index	0.26%
	Japan hdg.	1.0%	MSCI Japan Index hedged CHF	CH0260794125	CS Index Fund CH - Equity Japan - QBH	0.21%
	Emerging markets	10.0%	MSCI Emerging Markets Index	LU0252970164	BlackRock BGF - Emerging Markets - D2	1.10%
	Global Value	2.0%	MSCI World Value Index USD	IE00BL25JM42	Xtrackers (IE) - MSCI Wld. Value ETF	0.25%
	<b>Total</b>	<b>50.0%</b>				
	Alternative investments	Real estate	7.0%	SXI Real Estate Funds Total Return Index	CH0105994401	UBS ETF (CH) SXI Real Estate Funds (CHF) A-dis
Gold hdg.		5.0%	London Gold Fixing PM (CHF hedged)	CH0106027128	UBS ETF (CH) Gold (CHF) hedged (CHF) A-dis	0.23%
<b>Total</b>		<b>12.0%</b>				

## Current positioning in the interest income, income, growth and capital gains strategies

Asset class		Interest income	Income	Growth	Capital gains	Funds
Liquidity	CHF Investment Account	1.0%	1.0%	1.0%	1.0%	Investment Account CHF
	CHF Money market	8.0%	7.0%	6.0%	4.0%	Pictet CH - Short-Term Money Market CHF - I dy
	<b>Total</b>	<b>9.0%</b>	<b>8.0%</b>	<b>7.0%</b>	<b>5.0%</b>	
Bonds	Switzerland	39.0%	29.0%	4.0%	0.0%	CS Index Fund CH - Bond Switzerland AAA-BBB Blue QB
	Global	18.0%	15.0%	3.0%	0.0%	iShares III plc - Core Global Aggregate Bond UCITS ETF - CHF Hedged (Acc)
	Emerging markets	7.0%	6.0%	4.0%	0.0%	iShares VI plc - iShares J.P. Morgan \$ EM Bond CHF Hedged UCITS ETF (Dist)
	<b>Total</b>	<b>64.0%</b>	<b>50.0%</b>	<b>11.0%</b>	<b>0.0%</b>	
Equities	Switzerland	8.0%	16.0%	35.0%	45.0%	CS Index Fund CH - Equity Switzerland Total Market Blue - QB
	USA	0.0%	1.0%	4.0%	4.0%	UBS ETF - MSCI USA UCITS ETF (USD)
	USA hdg.	1.0%	2.0%	4.0%	6.0%	UBS (Irl) ETF plc MSCI USA hedged to CHF UCITS ETF (CHF) A-acc
	Eurozone	1.0%	1.0%	3.0%	2.0%	CS Index Fund CH Equity EMU - QB
	Eurozone hdg.	0.0%	0.0%	1.0%	2.0%	iShares VII plc - iShares MSCI EMU CHF Hedged UCITS ETF (Acc)
	United Kingdom	0.0%	1.0%	2.0%	2.0%	iShares - UK Index Fund Inst GBP
	United Kingdom hdg.	0.0%	0.0%	1.0%	1.0%	UBS ETF - MSCI United Kingdom UCITS ETF CHF hedged
	Japan	1.0%	1.0%	2.0%	2.0%	Pictet - Japan Index
	Japan hdg.	0.0%	0.0%	1.0%	2.0%	CS Index Fund CH - Equity Japan - QBH
	Emerging markets	3.0%	7.0%	14.0%	18.0%	BlackRock BGF - Emerging Markets - D2
	Global Value	1.0%	1.0%	3.0%	4.0%	Xtrackers (IE) - MSCI Wld. Value ETF
	<b>Total</b>	<b>15.0%</b>	<b>30.0%</b>	<b>70.0%</b>	<b>88.0%</b>	
Alternative investments	Real estate	10.0%	7.0%	7.0%	2.0%	UBS ETF (CH) SXI Real Estate Funds (CHF) A-dis
	Gold hdg.	2.0%	5.0%	5.0%	5.0%	UBS ETF (CH) Gold (CHF) hedged (CHF) A-dis
	<b>Total</b>	<b>12.0%</b>	<b>12.0%</b>	<b>12.0%</b>	<b>7.0%</b>	

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